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| **Position title** | **Senior Manager Insurance Sales & Service** |
| **Reports to** | Head of Insurance  |
| **Division** | Consumer |
| **Department** | Insurance |
| **Direct Reports** | Yes |

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| **Our culture and values** |
| We have a clear strategy and important work in place to become Australia's bank of choice.Our values of **teamwork**, **integrity**, **performance**, **engagement**, **leadership,** and **passion** are at the core of who we are and form the expectation of the behaviours we adopt every day.We strive to have a culture that drives balanced outcomes; is open and informed for disciplined execution; that celebrates and recognises success; and where the sum is greater than its parts. To achieve this, we focus on four critical behaviours: **act commercially**; **move fast to help customers achieve their goals**; **recognise people for their impact**; and **actively challenge the status quo**.Together, we’re creating a culture we can continue to be proud of; one that will help us reach new heights. |

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| **ROLE PROFILE** |

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| **Your division, your team** |
| Insurance forms part of the Wealth Division and is part of the Consumer Division within Bendigo Bank. This role is part of the Insurance Senior Leadership team, and as such, has responsibility for the ongoing success of the insurance business. The Branch Sales and Service Support team (10 members) and Acquisition and Retention team (4 members) report directly through to this position. This role reports directly to the Head of Insurance. |

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| **The purpose of your role** |
| The Senior Manager Insurance Sales and Service (SMISS) is responsible for delivery of a national insurance solution to existing and new customer segments. The SMISS has leadership responsibility across the broader insurance division.The SMISS will contribute to the Bendigo Bank Insurance strategy and set business objectives and growth targets in consultation with the Head of Insurance and its Partners. The SMISS is primarily responsible for the successful roll out, management and accountability of strategies, objectives, and targets that relate specifically to consumer and commercial insurance services and product lines. In executing the role, the SMISS will;* Establish and maintain a national distribution structure that delivers a high performing insurance sales and service function to our customers across Consumer, Business and Agri-business.
* Manage the day to day operations of our insurance business – including maintaining and leveraging strong partner relationships with major and niche insurance providers.
* Manage and optimise our partnership with IAG and Steadfast
* Develop and maintain effective relationships with key internal stakeholders across multiple banking channels and customer segments at local, state, and national levels.
* Implement effective sales strategies that provide clear and measurable objectives to deepen existing customer relationships and attract new customers.
* Prepare sales reporting and forecasts as required by the Group.
* Play a fundamental role in the future direction and continued success of the Bendigo Insurance business (consumer and commercial).
* Assist in building and maintaining Bendigo Bank Insurance awareness across the group.
* Play an active role in the negotiation of agreement/contract renewals for existing and any new partnerships.
* Review and play an active role in the review of financial and operational performance (not limited to sales and retention).
* Assist in setting and revising Bendigo Bank Insurance key performance indicators (financial and broader network target setting).
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| **Your core relationships** |
| The SMISS works closely with senior management from Insurance Australia Group (including CGU and WFI) and Steadfast (Community Broker Network) to ensure strategy alignment and message consistency. |

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| **What you’re accountable for** |
| **Values** | * Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank values of teamwork, integrity, performance, engagement, leadership and passion.
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| **Leadership** | * Act as a role model for the values of the Group.
* Be an advocate for our customers and our partners
* Establish clear and measurable goals aligned to strategy.
* Lead, coach, and motivate an effective and engaged team to deliver the strategic plan, and develop and maintain a culture of teamwork, collaboration and high performance focused on exceeding customer expectations. Provide regular feedback, guidance and mentoring support across the broader insurance division
* Support and encourage ongoing professional and personal development of all team members. Reinforce employees’ sense of purpose by making them responsible for their own development. Actively encourage others to develop themselves as effectively as possible.. Be willing to share information and support other people directly in their development.
* Make informed decisions, even if things are uncertain or involve evaluating risks. Translate decisions into concrete action; take action so that a decision can be reached and direction provided.
* Autonomous - stick to professional principles even when under pressure to ignore them. Make suggestions, even when there is not yet any support for them or this is uncertain. Also encourages others to do so.
* Anticipate future developments. Use facts and substantiated forecasts to identify opportunities. You will be regarded as an expert within the organisation.
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| **Personal and Professional Development** | * Promote the professionalism of the broader insurance division by maintaining a focus on personal and professional development.
* Stay current with market trends, industry indicators and competitors by attending educational workshops, reviewing professional publications, and establishing professional networks.
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| **Insurance implementation, performance, and growth.** | * Build and implement insurance business development plans to identify opportunities, engage new customer segments, and generate sales delivered on commercially viable terms. Customer growth achieved via both acquisition and retention.
* Regularly evaluate systems and processes to ensure maximum efficiency and effectiveness of resource allocation.
* Analytical - monitor and analyse performance metrics and suggest improvements.
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| **Collaboration** | * Establish and maintain working relationships with key internal stakeholders across the Group to deliver on organisational outcomes.
* Establish and maintain effective working relationships with a range of external stakeholders including insurers and referral partners in order to identify and deliver insurance solutions required for Group customers.
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| **Compliance with Operational Risk Education Compliance** | * Completion of Operational Risk training and annual review surveys.
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| **Community Engagement** | * Adhere to the Group’s community strategy by ensuring staff can articulate our point of difference and engage in community strengthening activities.
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| **Your knowledge, skills and experience** |
| **Knowledge & skills** | * Extensive experience, knowledge, and contacts across the insurance industry.
* Market / Competition / Industry knowledge, strategy, product, distribution, servicing (underwriting, claims, compliance)
* An understanding of the Bank’s corporate values, businesses and models.
* High level professionalism, business acumen, problem solving, and strategic planning skills.
* An advanced understanding of general insurance products, processes, and market levers to retain and develop consumer and commercial insurance portfolios.
* Develop and manage relationships with industry partners to identify and deliver growth opportunities beneficial to all parties.
* Thorough knowledge of the regulatory and compliance framework for general insurance.
* Strong time management and multi-tasking skills.
* Self-motivated and a forward thinker.
* Extensive leadership capabilities with an ability to lead and motivate both individual staff and teams to achieve required outcomes.
* Capability to deal with key internal and external stakeholders at all levels.
* Excellent communication, negotiation and relationship building skills with an ability to be a good ambassador to the Bank in a variety of external environments.
* Preferably hold a current Australian driver’s licence with the ability to travel intrastate and interstate.
* Must be prepared to work outside normal business hours as required to service and support customer and Group insurance needs.
* An ability to interpret and analyse financial reports.
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| **Relevant experience** | * Minimum 10 years insurance intermediary experience as an Insurance Professional, broker or insurer.
* Demonstrable experience leading and developing teams.
* Business Planning and Development experience in mid to large insurance organisations is desirable.
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| **Your qualifications and certifications** |
| • RG146 compliant • Tier 1 product accreditation • Membership of ANZIIF or NIBA.• Relevant tertiary qualifications desirable - Business Management or Commerce |

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| **Risk responsibility** |
| Ensure all work practices are conducted in accordance with all Bank compliance requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance to appropriately. |

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| **CAPABILITY PROFILE** |



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| **Key people capabilities** |
| **Communication** | **Results Focus** |
| **Partnering** | **Grow Others** |

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| **People capability profile** |
| **Relationships** | **Results Focus** | **Grow Self** | **Role Expertise** |
| Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others. | Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning. | Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others. | Maintains role-specific standards and applies knowledge, skills and experience on-the-job. |
| **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** |
| **Communication** | **Execution** | **Grow Others** | **Customer Focus** |
| Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story. | Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable. | Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire. | Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer. |
| **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** |
| **Partnering** | **Innovation** | **Future Ready** | **Commerciality** |
| Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes. | Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences. | Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow. | Applies understanding of finance, risk, people and customer for decision-making to deliver business sustainability. Takes appropriate risks and acts in the best interest of the Bank. |
| **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** |

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| **Role motivators** |
| **Impact** | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit |
| **Leading others** | Working to improve and advance the skills, knowledge, and performance of others |
| **Progression**  | Moving up in the organisation, being promoted, advancing your career |